

**STANDARD BANCSHARES, INC.**

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1245590	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,245	\$2,140	-4.6%		
Loans	\$1,686	\$1,552	-8.0%		
Construction & development	\$234	\$154	-34.2%		
Closed-end 1-4 family residential	\$138	\$144	5.0%		
Home equity	\$136	\$127	-7.0%		
Credit card	\$0	\$0			
Other consumer	\$18	\$6	-66.2%		
Commercial & Industrial	\$152	\$152	0.3%		
Commercial real estate	\$864	\$822	-4.9%		
Unused commitments	\$270	\$227	-15.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$47	\$28	-39.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$97	\$116	20.1%		
Cash & balances due	\$223	\$252	13.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$63	\$54	-14.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$62	\$50	-19.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,020	\$1,915	-5.2%		
Deposits	\$1,960	\$1,873	-4.5%		
Total other borrowings	\$47	\$32	-31.7%		
FHLB advances	\$47	\$32	-31.7%		
Equity					
Equity capital at quarter end	\$224	\$225	0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	8.4%	--		
Tier 1 risk based capital ratio	10.3%	10.6%	--		
Total risk based capital ratio	11.5%	11.9%	--		
Return on equity <sup>1</sup>	-40.8%	-1.0%	--		
Return on assets <sup>1</sup>	-4.2%	-0.1%	--		
Net interest margin <sup>1</sup>	4.1%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	51.6%	49.2%	--		
Loss provision to net charge-offs (qtr)	83.3%	41.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	13.4%	5.9%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.3%	13.7%	7.2%	4.1%	--
Closed-end 1-4 family residential	5.1%	5.4%	0.8%	1.2%	--
Home equity	0.8%	1.9%	0.3%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.1%	0.7%	0.1%	--
Commercial & Industrial	2.0%	1.4%	1.3%	0.7%	--
Commercial real estate	2.7%	2.1%	3.3%	1.3%	--
Total loans	4.8%	3.7%	3.4%	1.5%	--